Laghu Udyog Credit Scheme

1328. SHRI RAMA MUNI REDDY SIRIGIREDDY: Will the Minister of SMALL SCALE INDUSTRIES be pleased to state:

(a) the details of small scale units which have availed of Laghu Udyog Credit Scheme during the last 3 years; year-wise and State-wise; and

(b) in what manner Government propose to make the scheme more effective and efficient so as to help the SSI sector in the country?

THE MINISTER OF STATE IN THE MINISTRY OF SMALL SCALE INDUSTRIES (SHRI TAPAN SIKDAR): (a) and (b) Perhaps, the question refers to Laghu Udyami Credit Card (LUCC) Scheme launched by Indian Banks' Association (IBA) in December, 2001. Under the Scheme, the borrowers including Small Scale Industrial (SSI) Units, enjoying credit limit upto Rs. 2 lakhs with satisfactory dealings with banks for the last three years are provided with credit limits. IBA does not maintain the State-wise details of SSI units benefited. However, the details of number of borrower accounts covered and limit sanctioned by the public sector banks under the Laghu Udyami Credit Card Scheme since inception are given in the Statement (*See* below). The number of borrowers has increased to 64,265 in March, 2003 from 12,107 in March, 2002. Banks have been making efforts to popularize the scheme and expand its reach to meet the credit requirements of small borrowers providing for simplified and hassle free procedures.

Statement

Details of accounts covered and limits sanctioned under Laghu Udyami Credit Card (LUCC) Scheme by Public Sector Banks

(Rs. in crore)

Sl. No.	Bank	As on 31.3.2002		As on 31.3.2003	
		No. of borrowal accounts covered	Total limits sanctioned under LUCC	No. of borrowal accounts covered	Total limits sanctioned under LUCC
1.	State Bank of India	0	0.00	8144	941.00
2.	State Bank of Bikaner & Jaipur	705	9.20	4207	58.25
3.	State Bank of Hyderabad	421	4.77	7141	119.99
4.	State Bank of Indore	275	4.13	1512	21.13
5.	State Bank of Mysore	0	0.00	1958	21.56
6.	State Bank of Patiala	0	0.00	22	0.31
7.	State Bank of Saurashtra	0	0.00	214	3.15
8.	State Bank of Travancore	0	0.00	3090	53.07
9.	Allahabad Bank	379	4.55	1146	9.39
10.	Andhra Bank	0	0.00	734	10.44
11.	Bank of Baroda	25	0.32	648	8.15
12.	Bank of India	0	0.00	1779	19.98
13.	Bank of Maharashtra	1234	11.03	1500	14.40
14.	Canara Bank	225	1.30	2242	16.54
15.	Central Bank of India	186	3.00	900	13.00
16.	Corporation Bank	2	0.03	154	2.01
17.	Dena Bank	281	3.66	1572	19.48
18.	Indian Bank	0	0.00	231	2.50
19.	Indian Overseas Bank	0	0.00	93	9.81
20.	Oriental Bank of Commerce	297	4.09	503	7.71
21.	Punjab & Sind Bank	0	0.00	853	5.71
22.	Punjab National Bank	445	5.50	2638	32.30
23.	Syndicate Bank	6323	61.80	8114	66.14
24.	UCO Bank	0	0.00	5150	39.74
25.	Union Bank of India	1129	16.57	8680	96.77
26.	United Bank of India	180	2.50	762	7.08
27.	Vijaya Bank	0	0.00	278	3.71
	Total of 27 PSBs	12107	132.45	64265	1603.32